

**United States Bankruptcy Court**  
**Northern District of Illinois**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): <b>Borda, Claro A.</b>	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all) <b>XXX-XX-4918</b>	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all)
Street Address of Debtor (No. & Street, City, and State): <b>4451 North Kimball Avenue</b> <b>Chicago, IL</b>	Street Address of Joint Debtor (No. & Street, City, and State):
ZIP Code <b>60625</b>	ZIP Code
County of Residence or of the Principal Place of Business: <b>Cook</b>	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIP Code	ZIP Code

Location of Principal Assets of Business Debtor (if different from street address above):

<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:	<b>Nature of Business</b> (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 26 U.S.C. § 501(c)(3)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input checked="" type="checkbox"/> Chapter 13 <b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).  Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										THIS SPACE IS FOR COURT USE ONLY
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Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">1- 49</td> <td style="width: 10%;">50- 99</td> <td style="width: 10%;">100- 199</td> <td style="width: 10%;">200- 999</td> <td style="width: 10%;">1000- 5,000</td> <td style="width: 10%;">5001- 10,000</td> <td style="width: 10%;">10,001- 25,000</td> <td style="width: 10%;">25,001- 50,000</td> <td style="width: 10%;">50,001- 100,000</td> <td style="width: 10%;">OVER 100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>										1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>									
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(Official Form 1) (10/05)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Borda, Claro A.</b>
<b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)		
Location Where Filed: <b>See Attached</b>	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code.
		<b>X</b> <u>/s/ Robert J. Semrad, Jr.</u> <u>July 21, 2006</u> Signature of Attorney for Debtor(s) Date <b>Robert J. Semrad, Jr.</b>
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No		<b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b>  <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.  <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue</b> (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b> <i>Check all applicable boxes.</i>		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and		
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		

**Voluntary Petition***(This page must be completed and filed in every case)***Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Claro A. Borda**Signature of Debtor **Claro A. Borda****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**July 21, 2006**

Date

**Signature of Attorney****X /s/ Robert J. Semrad, Jr.**

Signature of Attorney for Debtor(s)

**Robert J. Semrad, Jr. 6226455**

Printed Name of Attorney for Debtor(s)

**Robert J. Semrad and Assoicates**

Firm Name

**407 South Dearborn  
Suite 600  
Chicago, IL 60605**

Address

**Email: msemr@robertjsemrad.com****312-913-0625 Fax: 312-913-0631**

Telephone Number

**July 21, 2006**

Date

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Borda, Claro A.****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by §1515 of title 11 are attached.

Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

In re Claro A. Borda

Debtor(s)

Case No. \_\_\_\_\_

**FORM 1. VOLUNTARY PETITION**  
**Attachment A**

<b>Northern District of Illinois</b>	<b>01 B 12802</b>	<b>04/11/2001</b>
<b>Northern District of Illinois</b>	<b>04 B 04375</b>	<b>02/05/2006</b>
<b>Northern District of Illinois</b>	<b>05 B 09313</b>	<b>03/15/2006</b>

## United States Bankruptcy Court

Northern District of Illinois

In re Claro A. Borda

Debtor(s)

Case No.

Chapter

13

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>2,500.00</u>
Prior to the filing of this statement I have received.....	\$ <u>0.00</u>
Balance Due.....	\$ <u>2,500.00</u>

2. \$ 0.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor  Other (specify):

4. The source of compensation to be paid to me is:

Debtor  Other (specify):

5.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- [Other provisions as needed]

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding. Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

## CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: July 21, 2006/s/ Robert J. Semrad, Jr.

Robert J. Semrad, Jr.

Robert J. Semrad and Associates

407 South Dearborn

Suite 600

Chicago, IL 60605

312-913-0625 Fax: 312-913-0631

msemsrad@robertjsemrad.com

ACA Recovery  
76 N. Maple Avenue  
Ridgewood, NJ 07450

Account Recovery Services  
3031 N. 114th St.  
Milwaukee, WI 53222

Allied Int  
3000 Corporate Roa  
Columbus, OH 43231

Americas Recovery Netw  
100 Crisler Ave Ste 202  
Crescent Springs, KY 41017

Americash Loans  
800 Lee Street. Suite 302  
Des Plaines, IL 60016

Applied Card Bank  
800 Delaware Ave  
Wilmington, DE 19801

Arthur Corrales Attny at Law  
PO Box 6340  
Clearwater, FL 33758-6340

Bally Total Fitness  
12440 E Imperial Suite 3  
Norwalk, CA 90650

Cap One Bk  
Po Box 85520  
Richmond, VA 23285

Cap One Bk  
Po Box 85520  
Richmond, VA 23285

Cash Advance Corp  
2533 N. Carson St, #4976  
Carson City, NV 89706

Cash Advance USA  
PTY 741  
PO Box 025724  
Miami, FL 33102

Cbcs  
236 East Towne St  
Columbus, OH 43215

City of Chicago  
Department of Revenue EMS  
P.O. Box 805030  
Chicago, IL 60680

Credit Acceptance  
Po Box 513  
Southfield, MI 48037

Cross Country Bank  
4700 Exchange Court  
Boca Raton, FL 33431

HSBC Nevada Bank  
C/o Ecast Settlement  
PO Box 35480

I C System Inc  
Po Box 64378  
Saint Paul, MN 55164

I C System Inc  
Po Box 64378  
Saint Paul, MN 55164

Instant Cash Advance  
4705 N. Pulaski Road  
Chicago, IL 60630

Instant Cash USA  
11024 Montgomery  
Albuquerque, NM 87111

IRS  
230 S. Dearborn, STOP 5013-CHI  
Chicago, IL 60604

IRS  
PO BOX 970024  
Saint Louis, MO 63197

IRS  
PO BOX 970024  
Saint Louis, MO 63197

IRS  
PO BOX 970024  
Saint Louis, MO 63197

JBC and Associates  
2 Broad Street, 6th Floor  
Bloomfield, NJ 07003

Kmart Corp  
C/o Palmer Reifler and Assoc  
PO Box 5044  
Kankakee, IL 60901

Money Line  
8080 Ward Parkway  
TN 37114

Nationwide Cash  
884 Town Center Drive  
Langhorne, PA 19047

Nationwide Commercial LP  
3435 N Cicero  
Chicago, IL 60641

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Nco-Marlin  
Po Box 8529  
Philadelphia, PA 19101

Payday Loan  
4820 Irving park  
Chicago, IL 60641

Payday Today  
4016 N. Cicero Avenue  
Chicago, IL 60641

PPGC  
PO Box 68128

Preferred Cash  
2533 N. Carson  
Suite 5024  
Carson City, NV 89706

Progressive Mgmt Syste  
1521 W Cameron Ave Fl 1  
West Covina, CA 91790

Providian Financial  
Po Box 9180  
Pleasanton, CA 94566

Rio Resources  
13170 B Central Ave SE PMB#266  
Albuquerque, NM 87123

SBC  
Bankruptcy Dept  
PO box 769  
Arlington, TX 76004

TRS Recovery Services  
5251 Westheimer  
Houston, TX 77056

United Cash Loans  
2533 N. Carson St. #5020  
Carson City, NV 89706

Viking Medical Group  
5140 N. California  
Suite 405  
Chicago, IL 60625

Xpress Cash  
2207 Concord Pike #505  
Wilmington, DE 19803